Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 1 of 46

B1 (Official Fo	orm 1)(04		United	States	Ranki	runtev	Court	go <u> </u>	10			
					District						Vol	luntary Petition
Name of Debt Hampton,			er Last, First,	Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle):  Hampton, Janice				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits (if more than one, so		Sec. or Indi	vidual-Taxpa	yer I.D. (	ITIN)/Com	plete EIN	(if more	our digits o than one, state	all)	Individual-	Гахрауег I.	D. (ITIN) No./Complete EIN
Street Address 2506 East Chicago,	of Debto		Street, City, a	and State)	_	ZIP Code	Street 250 Chi	Address of	Joint Debtor 5th Place	(No. and St	reet, City, a	ZIP Code
County of Res	sidence or	of the Princ	cipal Place o	f Business		60617	Count	•	ence or of the	Principal Pla	ace of Busi	<b>60617</b> iness:
Mailing Addre	ess of Deb	tor (if diffe	rent from str	eet addres	ss):		Mailir	ng Address	of Joint Debte	or (if differe	nt from str	eet address):
					Г	ZIP Code						ZIP Code
Location of Pr (if different fro	rincipal As om street a	ssets of Bus address abo	siness Debtor ove):		<u>'</u>		•					<u>'</u>
(Form of		Debtor on) (Check	one box)			of Business	1		•	of Bankrup Petition is Fi		Under Which
	D on page on (include p ebtor is not ox and state	2 of this form es LLC and one of the al	LLP)	Sing in 1 Rail Stoo	ckbroker nmodity Bro aring Bank	eal Estate as 101 (51B)	s defined	Chapt Chapt Chapt Chapt Chapt	er 9 er 11 er 12	of Ci of	a Foreign hapter 15 F a Foreign	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:			Tax-Exempt Entity (Check box, if applicable)  ☐ Debtor is a tax-exempt organizatio under Title 26 of the United States Code (the Internal Revenue Code).			e) zation tates	defined "incurr	are primarily co 1 in 11 U.S.C. § red by an indivi- onal, family, or l	(Check nsumer debts, 101(8) as dual primarily	for	☐ Debts are primarily business debts.	
debtor is una Form 3A.  Filing Fee w	Fee attached to be paid in d application able to pay vaiver reque	installments on for the cou fee except in	art's considerat installments.	individual on certifyi Rule 1006( 7 individu	ng that the (b). See Office als only). Mu	Check Check BB.	Debtor is not if: Debtor's agg are less than all applicable A plan is bein Acceptances	a small busi regate nonco \$2,490,925 ( e boxes: ng filed with of the plan w	debtor as defin ness debtor as d ntingent liquida amount subject this petition.	efined in 11 United debts (exo	C. § 101(511 J.S.C. § 101 cluding debts on 4/01/16	
Statistical/Ad  ☐ Debtor esti ☐ Debtor esti there will b	imates tha	t funds will t, after any	be available	erty is ex	cluded and	administrat		es paid,		THIS	SPACE IS	FOR COURT USE ONLY
1-	nber of Ci 50- 99	reditors  100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
\$0 to	bilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main

Document Page 2 of 46

**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Hampton, Dwaine Hampton, Janice (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Thomas R. Hitchcock July 8, 2015 Signature of Attorney for Debtor(s) (Date) Thomas R. Hitchcock 6195164 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# B1 (Official Form 1)(04/13) Voluntary Petition

(This page must be completed and filed in every case)

# Name of Debtor(s):

Hampton, Dwaine Hampton, Janice

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a foreign

proceeding, and that I am authorized to file this petition.

Page 3

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### X /s/ Dwaine Hampton

Signature of Debtor Dwaine Hampton

## X /s/ Janice Hampton

Signature of Joint Debtor Janice Hampton

Telephone Number (If not represented by attorney)

#### July 8, 2015

Date

#### Signature of Attorney\*

#### X /s/ Thomas R. Hitchcock

Signature of Attorney for Debtor(s)

#### Thomas R. Hitchcock 6195164

Printed Name of Attorney for Debtor(s)

#### Hitchcock & Associates, PC

Firm Name

53 W. Jackson Blvd Suite 724 Chicago, IL 60604

Address

#### Email: tom@tomhitchcock.com

312 551 6400 Fax: 312 674-7329

Telephone Number

### July 8, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## $Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_		
٧	~	
2	•	

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

# Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 4 of 46

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Dwaine Hampton Janice Hampton		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 5 of 46

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
statement.] [Must be accompanied by a motion for de ☐ Incapacity. (Defined in 11 U.S.C. § deficiency so as to be incapable of realizing a responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § unable, after reasonable effort, to participate it through the Internet.);	109(h)(4) as impaired by reason of mental illness or mental and making rational decisions with respect to financial 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or
☐ Active military duty in a military co ☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Dwaine Hampton  Dwaine Hampton
Date: July 8, 2015	

# Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 6 of 46

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Dwaine Hampton Janice Hampton		Case No.	
	•	Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 7 of 46

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	age 2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or m	iental
deficiency so as to be incapable of realizing and making rational decisions with respect to financial	
responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	,
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone,	or
through the Internet.);	
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	<b>7</b>
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Janice Hampton Janice Hampton	
Date: July 8, 2015	

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 8 of 46

B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Dwaine Hampton,		Case No.	
	Janice Hampton			
-		Debtors	Chapter	7
			•	

# SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	61,214.00		
B - Personal Property	Yes	3	1,600.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		17,534.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,308.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		23,899.28	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,325.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,347.00
Total Number of Sheets of ALL Schedu	ıles	19			
	To	otal Assets	62,814.00		
			Total Liabilities	43,741.28	

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 9 of 46

B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Dwaine Hampton,		Case No.		
	Janice Hampton				
_		Debtors	Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	2,308.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	7,597.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	9,905.00

#### State the following:

Average Income (from Schedule I, Line 12)	2,325.00
Average Expenses (from Schedule J, Line 22)	2,347.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	2,917.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	2,308.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		23,899.28
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		23,899.28

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 10 of 46

B6A (Official Form 6A) (12/07)

In re	Dwaine Hampton,	Case No.
	Janice Hampton	

Debtors

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Condo: 2506 East 95th Place Chicago, IL 60617	Fee simple	J	61,214.00	17,534.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Value Per Zillow

Sub-Total > **61,214.00** (Total of this page)

Total > **61,214.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 11 of 46

B6B (Official Form 6B) (12/07)

In re	Dwaine Hampton,	Case No.
	Janice Hampton	

Debtors

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Propert E	Joint, or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	x		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	TCF Checking Account	J	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. Household Goods and Furnishings	J	900.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Misc. Necessary Wearing Apparel	J	700.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		
			Sub-Tota (Total of this page)	al > 1,600.00

**2** continuation sheets attached to the Schedule of Personal Property

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 12 of 46

B6B (Official Form 6B) (12/07) - Cont.

In	re <b>Dwaine Hampton,</b> Janice Hampton			Case No.	
	·	Debtors  SCHEDULE B - PERSONAL PROPERTY  (Continuation Sheet)			
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
				Sub-Tot (Total of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 13 of 46

B6B (Official Form 6B) (12/07) - Cont.

In re	Dwaine Hampton,
	Janice Hampton

#### Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total >

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

1,600.00

0.00

Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Case 15-23407 Page 14 of 46 Document

B6C (Official Form 6C) (4/13)

In re	Dwaine Hampton,	Case No.
	Janice Hampton	

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
□ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Condo: 2506 East 95th Place Chicago, IL 60617 Value Per Zillow	735 ILCS 5/12-901 735 ILCS 5/12-1001(b)	30,000.00 7,100.00	61,214.00
Checking, Savings, or Other Financial Accounts, TCF Checking Account	Certificates of Deposit 735 ILCS 5/12-1001(b)	0.00	0.00
Household Goods and Furnishings Misc. Household Goods and Furnishings	735 ILCS 5/12-1001(b)	900.00	900.00
Wearing Apparel Misc. Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	700.00	700.00

Total: 38,700.00 62,814.00 Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 15 of 46

B6D (Official Form 6D) (12/07)

In re	Dwaine Hampton,	Case No.
	Janice Hampton	

**Debtors** 

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLLQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx3375			Opened 12/01/96 Last Active 2/13/15	T	A T E D			
Ocwen Loan Servicing L			Mortgage		_			
12650 Ingenuity Dr Orlando, FL 32826		J	Condo: 2506 East 95th Place Chicago, IL 60617 Value Per Zillow					
			Value \$ 61,214.00				17,534.00	0.00
Account No.			Value \$ Value \$					
Account No.				П				
			Value \$					
		_		ubt	ota	l l		
continuation sheets attached			(Total of the				17,534.00	0.00
			(Report on Summary of Sc		ota ule		17,534.00	0.00

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 16 of 46

B6E (Official Form 6E) (4/13)

In re	Dwaine Hampton,	Case No.
	Janice Hampton	

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H" "W" "I" or "C" in the column labeled "Husband, Wife, Joint or Community." If the claim is contingent place an "X" in the oeled

nable on each claim by placing an 'H,' "W,' "J," or 'C' in the column labeled "Husband, wife, Joint, or Community." If the claim is contingent, place an 'X' in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Subtotals" on each sheet. Report the total of claims listed on this Schedule E in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Report the total of all amounts entitled to priorilisted on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this
total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 17 of 46

B6E (Official Form 6E) (4/13) - Cont.

In re	Dwaine Hampton,		Case No.	
	Janice Hampton			
		Debtors	-,	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UZLLQULDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER C (See instructions.) Account No. xxxxxxx0480 Parking Tickets **Chicago Department of Finance** 0.00 **Parking Division** 121 N. LaSalle St., 7th Fl. Chicago, IL 60602 202.00 202.00 Account No. xxxxxxx3762 Car pound fee **Chicago Department of Finance** 0.00 **Parking Division** 121 N. LaSalle St., 7th Fl. Chicago, IL 60602 1,761.00 1,761.00 Account No. xxxxxx1826 5/2/2014 No City Sticker Ticket Illinois Department of Revenue 0.00 Maine North Regional Building 9511 Harrison Avenue Des Plaines, IL 60616-1563 345.00 345.00 Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 2,308.00 Schedule of Creditors Holding Unsecured Priority Claims 2,308.00 Total 0.00 (Report on Summary of Schedules) 2,308.00 2,308.00 Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 18 of 46

B6F (Official Form 6F) (12/07)

In re	Dwaine Hampton, Janice Hampton		Case No.	
		Debtors	,	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Ηι	sband, Wife, Joint, or Community	CO	U	Ŀ	ЭТ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	I DATE CLAUVEW AS INCURRED AIND	ONTINGEN	1 Q U L	T F	J T	AMOUNT OF CLAIM
Account No. xxxxxxx91-02	1	T	6/04/2015	T N	D A T		T	
	1		Collections-Original Creditor: T-Mobile		E			
Afini, Inc PO Box 3427 Bloomington, IL 61702-3427		н						
								640.28
Account No. xxxxxxxxxxx4698	Т		Opened 8/01/11 Last Active 3/27/13			Γ	T	
Capital 1 Bank Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130		w	Credit Card					
								0.00
Account No. xxxxxxxxxxx4277	†		Opened 1/01/15 Last Active 2/17/15 Charge Account	+		t	$\dagger$	
Comenity Bank/carsons Po Box 182789 Columbus, OH 43218		w						
								0.00
Account No. xxxxxxxxxxx5799			Opened 4/01/04 Last Active 1/14/15 Educational					
Edfinancial Services L 120 N Seven Oaks Dr Knoxville, TN 37922		w						
								3,152.00
			(Total of	Subt				3,792.28

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Page 19 of 46 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Dwaine Hampton,	Case No
	Janice Hampton	

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U N L	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXT - XGEXT	I QU I D	PUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx5599			Opened 4/01/04 Last Active 1/14/15	Т	A T E		
Edfinancial Services L 120 N Seven Oaks Dr Knoxville, TN 37922		w	Educational		D		2,061.00
Account No. xxxxxxxxxxx5699			Opened 10/01/04 Last Active 1/14/15				
Edfinancial Services L 120 N Seven Oaks Dr Knoxville, TN 37922		w	Educational				4 242 00
	L				L	L	1,312.00
Account No. xxxxxxxxxxx5899  Edfinancial Services L 120 N Seven Oaks Dr Knoxville, TN 37922		w	Opened 10/01/04 Last Active 1/14/15 Educational				1,072.00
Account No. xxxxxxxxxxxx3262	T		01 Village Of Riverdale RI	Т	T	T	
Mcsi Inc Po Box 327 Palos Heights, IL 60463		w					200.00
Account No. xxxxxx0600			Opened 7/01/12				
Med Business Bureau Po Box 1219 Park Ridge, IL 60068		w	Collection Attorney Med1 02 Chicago Imaging Ltd				150.00
Sheet no. 1 of 4 sheets attached to Schedule of			2	Subt	tota	ıl	4 705 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis	pag	ge)	4,795.00

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 20 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Dwaine Hampton,	Case No.
_	Janice Hampton	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,		Hu	usband, Wife, Joint, or Community			D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	1 00 10	SPUTED	S   
Account No. xxxxxx1003			Opened 7/01/12	٦			
Med Business Bureau Po Box 1219 Park Ridge, IL 60068		w	Collection Attorney Med1 02 Chicago Imaging Ltd		D		05.00
Account No. xxxxxx2070	┢		Opened 5/01/12	+	+	-	65.00
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		w	Collection Attorney Midamerica Cardiovascular Cons				
							55.00
Account No. xxxx xxxx xxxx x000 1  Nissan Motor Acceptance Corporation PO Box 660366  Dallas, TX 75266-0366		w	Opened 1/1/14 Last Active 10/10/14 Car Repossessed: 2013 Nissan Cube				10,386.00
Account No. xxxxxxxxx9857	╁		Opened 1/07/04 Last Active 4/29/14	+	+		10,000.00
Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		н	Agriculture				669.00
Account No. xxxxxxxx6288			Opened 12/23/14 Last Active 1/06/15		t		000.00
Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		Н	Agriculture				306.00
Sheet no. 2 of 4 sheets attached to Schedule of	1		<u> </u>	Sub	tot	al	11,481.00

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 21 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Dwaine Hampton,	Case No.
	Janice Hampton	_,

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	16			1 -	. T.	1-	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu:	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		)   N	I S P U T E	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0061	]		Opened 1/01/12 Last Active 7/11/13	T			
Sams Club / GEMB Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076		w	Charge Account				0.00
Account No. xxxxxxxxxx8486	t		Opened 10/01/04 Last Active 3/16/12		$\dagger$	$\dagger$	
Us Dept Of Education Po Box 5609 Greenville, TX 75403		w	Educational				
							Unknown
Account No. xxxxxxxxxxx8586  Us Dept Of Education Po Box 5609 Greenville, TX 75403		w	Opened 4/01/04 Last Active 3/16/12 Educational				Unknown
Account No. xxxxxxxxxx8386	┢		Opened 4/01/04 Last Active 3/16/12		+	+	
Us Dept Of Education Po Box 5609 Greenville, TX 75403		w	Educational				Unknown
Account No. xxxxxxxxxx8686	╁		Opened 10/01/04 Last Active 3/16/12		+	+	
Us Dept Of Education Po Box 5609 Greenville, TX 75403	-	w	Educational				Unknown
Sheet no. 3 of 4 sheets attached to Schedule of	_			Sul	otot	al	2.22
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	pa	ge)	0.00

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 22 of 46

B6F (Official Form 6F) (12/07) - Cont.

In re	Dwaine Hampton,	Case No
	Janice Hampton	,

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					_	_	
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	S	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx9751	1		Opened 4/01/04 Last Active 9/27/11	Τ"	Ţ	Ď	
	1		Educational		D		
Us Dept Of Education Po Box 5609 Greenville, TX 75403		w					0,00
				丄			0.00
Account No. xxxxxxxxxxxx4532			Opened 7/01/10 Last Active 3/15/15				
Webbank/fingerhut 6250 Ridgewood Roa Saint Cloud, MN 56303		w	Charge Account				
							402.00
	1		0 1 40440 1 4 4 4 00445	+	-	╀	
Account No. xxxxxxxxxxxx5443	1		Opened 4/01/13 Last Active 3/04/15 Credit Card				
Wffnatbank Cscl Dispute Team Des Moines, IA 50306		w					
							3,429.00
Account No.	1			T		Г	
	1						
Account No.	╁			+	┢	╁	
Account No.	ł						
Sheet no. 4 of 4 sheets attached to Schedule of				Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				3,831.00
					Γota		
			(Report on Summary of So				23,899.28
			(Report on Summary of St	,1100			

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 23 of 46

B6G (Official Form 6G) (12/07)

In re	Dwaine Hampton,	Case No
	Janice Hampton	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 24 of 46

B6H (Official Form 6H) (12/07)

In re	Dwaine Hampton,	Case No.
	Janice Hampton	

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 25 of 46

Fill	in this information to identify you	r case:							
Deb	otor 1 <b>Dwaine H</b>	ampton			_				
	otor 2  use, if filing)  Janice Ha	mpton			_				
Uni	ted States Bankruptcy Court for	he: NORTHERN DISTRIC	CT OF ILLINOIS						
	se number 		-			Check if this is:  An amende  A supplementation	d filing		chapter
Oi	fficial Form B 6I					MM / DD/ Y		ing date.	
	chedule I: Your In	come				ואוואו / עט / ז	111		12/13
sup <sub>l</sub> spoi attac	as complete and accurate as property of the plying correct information. If you are separated and you are separated to this formation. The property of the prop	ou are married and not fili our spouse is not filing w n. On the top of any additi	ng jointly, and your s ith you, do not includ	spouse de infor	is livin mation	g with you, incl about your spo	ude informati ouse. If more	ion about y space is n	your eeded,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-filing	spouse	
	If you have more than one job,		☐ Employed			■ Emplo	oyed		
	attach a separate page with information about additional	Employment status	■ Not employed			☐ Not employed			
	employers.	Occupation				Subsitu	te Teacher		
	Include part-time, seasonal, or self-employed work.	Employer's name				Sherma	n		
	Occupation may include studer or homemaker, if it applies.	et Employer's address				5200 W Chicago	. 100 Street o, IL		
		How long employed t	here?			1	8 Years		
Par	t 2: Give Details About M	onthly Income							
<b>Esti</b> i spou	mate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to re	eport for	r any lin	e, write \$0 in the	space. Includ	e your non	-filing
	u or your non-filing spouse have e space, attach a separate sheet		ombine the information	n for all	employ	ers for that perso	on on the lines	below. If y	ou need
					F	or Debtor 1	For Debtor non-filing s		
2.	List monthly gross wages, sa deductions). If not paid month			2.	\$	0.00	\$	917.00	
3.	Estimate and list monthly ov	ertime pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross Income. Add	l line 2 + line 3.		4.	\$	0.00	\$ 2,91	7.00	

# Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 26 of 46

Debtor 1 Debtor 2		Dwaine Hampton Janice Hampton	_	Case n	number (if known)			
				For	Debtor 1		ebtor 2 or	
C	op	y line 4 here	4.	\$	0.00	\$	2,917.00	
5. <b>Li</b>	st	all payroll deductions:						
58	a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	514.00	
5b	٥.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	
50	Э.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00	
50	d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	78.00	
56		Insurance	5e.	\$	0.00	\$	0.00	
5f		Domestic support obligations	5f.	\$	0.00	\$	0.00	
50		Union dues	5g.	\$	0.00	\$	0.00	
5h	٦.	Other deductions. Specify:	5h.+	\$		+ \$	0.00	
6. <b>A</b>	dd	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	592.00	
7. <b>C</b>	alc	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	2,325.00	
8. <b>Li</b> 8a		all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	0.00	
8k	`	Interest and dividends	8b.	\$	0.00	\$	0.00	
80		Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		\$ \$	0.00	\$	0.00	
80	d.	Unemployment compensation	8d.	\$	0.00	\$	0.00	
86		Social Security	8e.	\$	0.00	\$	0.00	
8f	•	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$	0.00	\$	0.00	
80	-	Pension or retirement income	8g.	\$	0.00	\$	0.00	
8h	٦.	Other monthly income. Specify:	8h.+	\$ <u></u>	0.00	+ \$	0.00	
9. <b>A</b>	dd	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	0.00	
10 <b>C</b>	ala	ulate monthly income. Add line 7 + line 9.	10. \$		0.00 + \$	2 22	25.00 = \$ 2,	325.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. ψ			2,32	- Ψ	323.00
11. <b>St</b> In ot Do	t <b>ate</b> clu hei o n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you refriends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are not cify:	r depen	,	,		chedule J. 11. +\$	0.00
W		the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of Certal es					12. \$ <b>2</b> ,	325.00
13. <b>D</b>	о у	ou expect an increase or decrease within the year after you file this form	1?				monthly i	
_		No. Yes. Explain:						1

# Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 27 of 46

Fill	in this informa	ation to identify y	our case:					
Deb	otor 1	Dwaine Han	noton			Ch	eck if this is:	
			-10.10.11				An amended filing	
Deb	otor 2	Janice Ham	pton					wing post-petition chapter
(Sp	ouse, if filing)						13 expenses as of	the following date:
Uni	ted States Bankı	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Cas	se number					П	A separate filing fo	or Debtor 2 because Debto
(If k	nown)					_	2 maintains a sepa	arate household
0	fficial Fo	orm B 6J						
		J: Your	_ Evner	1606				12/1:
Be info	as complete ormation. If n mber (if know	and accurate as nore space is no no. Answer eve	s possible. eeded, atta ry question	If two married people and the control of the contro				or supplying correct
Par		ribe Your House	<u>ehold</u>					
1.	Is this a join							
	□ No. Go to		•	-(- bb-1d0				
	■ Yes. Doe	es Debtor 2 live	ın a separ	ate household?				
		lo						
	□Y	es. Debtor 2 mu	st file a sep	parate Schedule J.				
2.	Do you hav	e dependents?	□ No					
	Do not list D		Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
				odon dopondona	DODICE I OF DODICE D	•		□ No
	Do not state dependents				Granddaughter		12	■ Yes
								□ No
					Son		31	■ Yes
								□ No
								☐ Yes
							_	□ No
								☐ Yes
3.	expenses of	penses include of people other t d your depende	than _	No Yes				
		nate Your Ongo						
exp		a date after the		uptcy filing date unless y y is filed. If this is a supp				apter 13 case to report of the form and fill in the
the		h assistance ar		government assistance is luded it on Schedule I:			Your exp	enses
•		•						
4.		or home owners nd any rent for th		ses for your residence. I r lot.	nclude first mortgage	4.	\$	497.00
	If not include	ded in line 4:						
		estate taxes				4a.	·	0.00
	•	erty, homeowner'				4b.		0.00
		e maintenance, re eowner's associa		ipkeep expenses		4c. 4d.		0.00 210.00
5.				oominium dues o <b>ur residence</b> , such as ho	me equity loans	4a. 5.	·	0.00

# Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 28 of 46

	tor 1 Dwaine tor 2 Janice H	Hampton Jampton	Case num	ber (if known)	
	- Carrice 1	lampton	Outo Harri		
6.	Utilities:				
	•	, heat, natural gas	6a.	· .	180.00
	· · · · · · · · · · · · · · · · · · ·	wer, garbage collection	6b.		0.00
	•	e, cell phone, Internet, satellite, and cable services	6c.		0.00
		ecify: special assessment	6d.		150.00
7.		sekeeping supplies	7.	\$	550.00
8.		children's education costs	8.	\$	0.00
9.		lry, and dry cleaning	9.	\$	80.00
10.	-	products and services	10.		20.00
11.		·	11.	\$	360.00
12.		Include gas, maintenance, bus or train fare.	12.	\$	210.00
12	Do not include of		13.	\$	90.00
		clubs, recreation, newspapers, magazines, and books tributions and religious donations	13. 14.	· -	0.00
	Insurance.	inbutions and religious donations	14.	Φ	0.00
15.		nsurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insura		15a.	\$	0.00
	15b. Health ins	surance	15b.	· -	0.00
	15c. Vehicle in		15c.		0.00
	15d. Other insu		15d.		0.00
16.		nclude taxes deducted from your pay or included in lines 4 or 20.			
	Specify:		16.	\$	0.00
17.	Installment or I				
	17a. Car paym	ents for Vehicle 1	17a.	\$	0.00
	17b. Car paym	ents for Vehicle 2	17b.	\$	0.00
	17c. Other. Sp		17c.	\$	0.00
	17d. Other. Sp		17d.	\$	0.00
18.		of alimony, maintenance, and support that you did not report as		<b>c</b>	0.00
40		your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	
19.		s you make to support others who do not live with you.	40	\$	0.00
20	Specify:	erty expenses not included in lines 4 or 5 of this form or on Sch	19.	our Incomo	
20.		s on other property	20a.		0.00
	20b. Real estat	• • •	20b.		0.00
		homeowner's, or renter's insurance	20c.	· -	0.00
		nce, repair, and upkeep expenses	20d.		0.00
		ner's association or condominium dues	20e.	\$	0.00
21.		ion o accordance of contact in many dates	21.	· · · · · · · · · · · · · · · · · · ·	0.00
۷.,	Other: Opechy.				0.00
22.	Your monthly e	expenses. Add lines 4 through 21.	22.	\$	2,347.00
	•	ur monthly expenses.			
23.		monthly net income.			
		12 (your combined monthly income) from Schedule I.	23a.		2,325.00
	23b. Copy you	r monthly expenses from line 22 above.	23b.	-\$	2,347.00
	23c. Subtract y	our monthly expenses from your monthly income.			
		t is your monthly net income.	23c.	\$	-22.00
24.	For example, do yo	an increase or decrease in your expenses within the year after you expect to finish paying for your car loan within the year or do you expect your terms of your mortgage?			or decrease because of a
	Explain:				

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 29 of 46

B6 Declaration (Official Form 6 - Declaration). (12/07)

Date July 8, 2015

# **United States Bankruptcy Court** Northern District of Illinois

In re	Dwaine Hampton Janice Hampton			Case No.	
	•		Debtor(s)	Chapter	7
	<b>DECLARATION</b> O	CONCERN	ING DEBTO	R'S SCHEDUL	ES
	DECLARATION UNDER	PENALTY (	OF PERJURY BY	INDIVIDUAL DEI	BTOR
	I declare under penalty of perjury the sheets, and that they are true and correct to		0 0	•	es, consisting of21
Date	July 8, 2015	Signature	/s/ Dwaine Ham	pton	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Signature

**Dwaine Hampton** 

Janice Hampton
Joint Debtor

Debtor

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 30 of 46

B7 (Official Form 7) (04/13)

# United States Bankruptcy Court Northern District of Illinois

In re	Dwaine Hampton Janice Hampton		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNI	SOURCE
\$23,155.00	2011: Both IRS Taxes
\$23,531.00	2012: Both IRS Taxes
\$28,200.00	2013: Both IRS Taxes
\$14,531.00	2015 YTD
\$26.000.00	2014 Estimated Income

COLIDOR

AMOUNT

# Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 31 of 46

B7 (Official Form 7) (04/13)

2

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 32 of 46

B7 (Official Form 7) (04/13)

3

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Hitchcock & Associates, PC 53 W. Jackson Blvd Suite 724 Chicago, IL 60604 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,200.00

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 33 of 46

B7 (Official Form 7) (04/13)

4

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

## Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 34 of 46

B7 (Official Form 7) (04/13)

5

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL LINIT

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 35 of 46

B7 (Official Form 7) (04/13)

#### 18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS **ENDING DATES** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 36 of 46

B7 (Official Form 7) (04/13)

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None h

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

**NAME** 

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

### ${\bf 23}$ . Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 37 of 46

37 (Official Form 7)	) (04/13)
----------------------	-----------

8

## 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 8, 2015	Signature	/s/ Dwaine Hampton	
		-	Dwaine Hampton	
			Debtor	
Date	July 8, 2015	Signature	/s/ Janice Hampton	
		-	Janice Hampton	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 38 of 46

B8 (Form 8) (12/08)

# United States Bankruptcy Court Northern District of Illinois

In re	Dwaine Hampton Janice Hampton	Case No.			
	·		Debtor(s)	Chapter 7	
	CHAPTER 7 I	NDIVIDUAL DEBT	OR'S STATEMENT	Γ OF INTENTION	
PART	<b>A</b> - Debts secured by property property of the estate. Attach			eted for <b>EACH</b> debt which is secured by	
Proper	ty No. 1				
0 = 0 0	Creditor's Name: -NONE-		Describe Property Securing Debt:		
	ty will be (check one): Surrendered	☐ Retained			
	ning the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain		void lien using 11 U.S.C	C. § 522(f)).	
	ty is (check one): Claimed as Exempt		☐ Not claimed as ex	empt	
	<b>B</b> - Personal property subject to unadditional pages if necessary.)	nexpired leases. (All thre	ee columns of Part B m	ust be completed for each unexpired lease.	
Proper	ty No. 1				
Lessoi -NONE	r's Name: E-	Describe Leased P	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO	
person	re under penalty of perjury that al property subject to an unexpi July 8, 2015		/s/ Dwaine Hampton Dwaine Hampton Debtor	roperty of my estate securing a debt and/or	
Date _	July 8, 2015	Signature	/s/ Janice Hampton		

Joint Debtor

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 39 of 46

# United States Bankruptcy Court Northern District of Illinois

In r	Dwaine Hampton  Guide Janice Hampton		Case No.			
		Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPENS	SATION OF ATTOI	RNEY FOR DE	CBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept			1,200.00		
	Prior to the filing of this statement I have received		\$	1,200.00		
	Balance Due		\$	0.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed compens	sation with any other person	unless they are mem	pers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names					
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	<ul> <li>a. Analysis of the debtor's financial situation, and renderin</li> <li>b. Preparation and filing of any petition, schedules, statem</li> <li>c. Representation of the debtor at the meeting of creditors</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to red reaffirmation agreements and applications</li> <li>522(f)(2)(A) for avoidance of liens on house</li> </ul>	ent of affairs and plan which and confirmation hearing, an uce to market value; ex- as needed; preparation	n may be required; and any adjourned hea emption planning	rings thereof;		
6.	By agreement with the debtor(s), the above-disclosed fee de Representation of the debtors in any dischany other adversary proceeding.	pes not include the following nargeability actions, judi	g service: cial lien avoidanc	es, relief from stay actions or		
		CERTIFICATION				
this	I certify that the foregoing is a complete statement of any asbankruptcy proceeding.	greement or arrangement for	payment to me for re	presentation of the debtor(s) in		
Date	ed: <b>July 8, 2015</b>	/s/ Thomas R. Hit Thomas R. Hitch Hitchcock & Ass 53 W. Jackson B Suite 724 Chicago, IL 6060 312 551 6400 Fa tom@tomhitchco	cock 6195164 ociates, PC lvd 4 x: 312 674-7329			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

# Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 41 of 46

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 42 of 46

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Dwaine Hampton Janice Hampton		Case No.	
		Debtor(s)	Chapter	7
	CERTIFICATION OF NO UNDER § 342(b) OF		,	(S)
Code.	Certification I (We), the debtor(s), affirm that I (we) have received	ication of Debtor d and read the attached n	notice, as required by	§ 342(b) of the Bankruptcy
	e Hampton Hampton	X /s/ Dwaine Ha	ampton	July 8, 2015
Printed	Name(s) of Debtor(s)	Signature of I	Debtor	Date
Case N	Io. (if known)	X /s/ Janice Ha	mpton	July 8, 2015
		Signature of J	oint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 15-23407 Doc 1 Filed 07/08/15 Entered 07/08/15 15:49:10 Desc Main Document Page 43 of 46

# **United States Bankruptcy Court** Northern District of Illinois

In re	Dwaine Hampton Janice Hampton		Case No.			
	- Currior Hampton	Debtor(s)	Chapter	7		
	VERIFICATION OF CREDITOR MATRIX					
Number of Creditors:			27			
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of credito	rs is true and	correct to the best of my		
Date:	July 8, 2015	/s/ Dwaine Hampton				
		Dwaine Hampton				
		Signature of Debtor				
Date:	July 8, 2015	/s/ Janice Hampton				
		Janice Hampton				
		Signature of Debtor				

Afini, Inc PO Box 3427 Bloomington, IL 61702-3427

Afini, Inc PO Box 1637 Southgate, MI 48195

Capital 1 Bank Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130

Chicago Department of Finance Parking Division 121 N. LaSalle St., 7th Fl. Chicago, IL 60602

Chicago Department of Finance Parking Division 121 N. LaSalle St., 7th Fl. Chicago, IL 60602

Comenity Bank/carsons Po Box 182789 Columbus, OH 43218

Edfinancial Services L 120 N Seven Oaks Dr Knoxville, TN 37922

Edfinancial Services L 120 N Seven Oaks Dr Knoxville, TN 37922

Edfinancial Services L 120 N Seven Oaks Dr Knoxville, TN 37922

Edfinancial Services L 120 N Seven Oaks Dr Knoxville, TN 37922 Illinois Department of Revenue Maine North Regional Building 9511 Harrison Avenue Des Plaines, IL 60616-1563

Mcsi Inc Po Box 327 Palos Heights, IL 60463

Med Business Bureau Po Box 1219 Park Ridge, IL 60068

Med Business Bureau Po Box 1219 Park Ridge, IL 60068

Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606

Nissan Motor Acceptance Corporation PO Box 660366 Dallas, TX 75266-0366

Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

Sams Club / GEMB Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076 Us Dept Of Education Po Box 5609 Greenville, TX 75403

Us Dept Of Education Po Box 5609 Greenville, TX 75403

Us Dept Of Education Po Box 5609 Greenville, TX 75403

Us Dept Of Education Po Box 5609 Greenville, TX 75403

Us Dept Of Education Po Box 5609 Greenville, TX 75403

Webbank/fingerhut 6250 Ridgewood Roa Saint Cloud, MN 56303

Wffnatbank Cscl Dispute Team Des Moines, IA 50306